

**UWHARRIE CAPITAL CORP**

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 2082532	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$344	\$343	-0.4%		
Loans	\$260	\$245	-5.9%		
Construction & development	\$40	\$27	-33.4%		
Closed-end 1-4 family residential	\$77	\$70	-10.1%		
Home equity	\$33	\$33	1.2%		
Credit card	\$2	\$2	-2.2%		
Other consumer	\$10	\$4	-53.5%		
Commercial & Industrial	\$23	\$18	-23.2%		
Commercial real estate	\$60	\$71	19.1%		
Unused commitments	\$58	\$50	-13.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$5	\$9	85.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$53	\$44	-17.9%		
Cash & balances due	\$5	\$15	201.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$56	\$27	-52.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$53	\$27	-49.5%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$314	\$311	-1.1%		
Deposits	\$284	\$285	0.2%		
Total other borrowings	\$27	\$23	-14.9%		
FHLB advances	\$27	\$23	-14.8%		
Equity					
Equity capital at quarter end	\$30	\$32	7.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.4%	8.8%	--		
Tier 1 risk based capital ratio	11.4%	12.1%	--		
Total risk based capital ratio	12.6%	13.3%	--		
Return on equity <sup>1</sup>	-3.5%	-1.2%	--		
Return on assets <sup>1</sup>	-0.3%	-0.1%	--		
Net interest margin <sup>1</sup>	3.9%	4.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	42.0%	92.2%	--		
Loss provision to net charge-offs (qtr)	1852.8%	61.8%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.1%	2.8%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	17.0%	7.8%	0.0%	4.7%	--
Closed-end 1-4 family residential	2.2%	2.6%	0.0%	0.1%	--
Home equity	0.1%	0.2%	0.0%	0.5%	--
Credit card	0.4%	0.0%	0.5%	0.6%	--
Other consumer	0.4%	0.1%	0.5%	0.1%	--
Commercial & Industrial	0.8%	0.1%	0.0%	0.1%	--
Commercial real estate	10.8%	0.9%	0.0%	0.0%	--
Total loans	5.9%	1.9%	0.0%	0.7%	--